

# GUILTY!

HOW  
THEY  
VOTED

20

3

NOT  
GUILTY

• ARROYO  
• SANTIAGO  
• MARCOS

## GUILTY

- ANGARA
- CAYETANO A.
- CAYETANO P.
- DRILON
- ESCUDERO
- ESTRADA
- GUINGONA
- HONASAN
- LACSON
- LAPID
- LEGARDA
- OSMEÑA
- PANGILINAN
- PIMENTEL
- RECTO
- REVILLA
- SOTTO
- TRILLANES
- VILLAR
- ENRILE

## PHILIPPINE DAILY INQUIRER

BALANCED NEWS. FEARLESS VIEWS



**Corona  
accepts fate  
after Senate's  
20-3 vote**

By Christian K. Eguerra  
and Cady C. Yanesan

### GUILTY.

But beyond that vote of 20 of the 23-member Senate ousting Chief Justice Renato Corona for dishonesty in submitting his statements of assets, liabilities and net worth (SALNs), Minority Leader Alan Peter Cayetano pointed to a "new paradigm" in good governance.

He said that he admired Corona's admission of an extraordinary success during his second appearance before the Senate impeachment court on Friday allowing the government to scrutinize all his assets, not just the bank accounts.

Saying the Corona matter "has set a new standard" among public officials, Cayetano said that President Aquino should now instruct his Cabinet to do the same "for us to stop and leave government."

"Lead by following, or get out of the way," he said, noting that the same standard should be applied from the executive branch down to the barangay level. "We should all follow this standard. The standard for one should be the standard for all."

The 20-3 vote ousting the 65-year-old Corona came after 43 riveting days of the nationally televised impeachment trial for culpable violation of the Constitution and betrayal of public trust.

In a statement issued from his hospital bed, Corona said he was accepting the "suborn" and left unanswered the question of whether he would still go to the Supreme Court to seek relief, possibly a declaration of martial law. His lawyers said they were still in touch with Corona later in the evening. (See story on Page A21.)

The senators took Corona to task for his failure to disclose some \$2.4 million in bank deposits—in top of an allegedly embezzled amount worth \$60.7 million—in his SALNs from 2000 to 2010.

The Senate, sitting as an impeachment court, having tried

ENRILE A20

### MORE STORIES ON THE IMPEACHMENT

**Removal is immediately effective, says Sotto / A20**

**'Omission in good faith not impeachable' / A19**

**Senate verdict ushers in 'new paradigm of transparency' / A18**

**Firecrackers don't get cracking at SC / A21**

**'It's only naked power' / A13**



THE LEAD COUNSELS of the defense and prosecution—former Associate Justice Serafini Corpus and Baldo Reg. Nido Tugao Jr.—greet each other after the guilty verdict was reached by the Senate. (PHOTO: POC)

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**NEWS**  
**P30 hike too small, say Metro workers**

By James Aring  
The 3% wage increase for Metro workers is too small, say the union leaders. The Metro Board of Directors approved the hike but the workers' union says it's not enough to cover the cost of living.

The Metro Board of Directors approved a 3% wage increase for Metro workers. The union leaders say this is not enough to cover the cost of living. They want a 5% increase.

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Deadline of submission of bids JUNE 21, 2012 5:00 PM (STAR Hotel Office)

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# CHR hits hasty clearance of raps vs soldiers

By Lilib S. Salaveria

COLOMBIA (AP) — Human Rights (CHR) Chief Leonidas Buitrago has moved the start of the appeal phase of the Philippines Human Rights Office (APPRO) for using the 1948 Charter of Human Rights against soldiers who were killed in the Philippines by the CHR.

Buitrago, in a recent briefing, said the CHR was "not fully convinced" by the APPRO's claim that it was not involved in the 1948 Charter of Human Rights.

APPRO chief Lito Lantion said he was not sure if the CHR was "not fully convinced" by the APPRO's claim that it was not involved in the 1948 Charter of Human Rights.

## Solon seeks to do away with poll recall option

By Lilib S. Salaveria

A LUPANGBAYAN has filed a bill proposing the recall provision provided by public elections, saying that it has been capriciously employed by the Commission on Elections (COMELEC).

Solomon Rep. Leopoldo Soriano filed House Bill No. 3222 abolishing the recall provision in the Local Government Code and replacing it with the recall provision in the Local Government Code.

In a privilege speech on Monday, Soriano said the recall provision in the Local Government Code is "not fair" to the public.

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was no sufficient evidence against the soldiers.

"I find that evidence," Buitrago said. "There was no evidence of the CHR's claim that it was not involved in the 1948 Charter of Human Rights."

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## THE DAILY GOSPEL

Wednesday - May 19, 2010

1st Reading: 1st Peter 2:1-10

2nd Reading: 1st Peter 2:10-12

3rd Reading: 1st Peter 2:12-14

4th Reading: 1st Peter 2:14-16

5th Reading: 1st Peter 2:16-18

6th Reading: 1st Peter 2:18-20

7th Reading: 1st Peter 2:20-22

8th Reading: 1st Peter 2:22-24

9th Reading: 1st Peter 2:24-26

10th Reading: 1st Peter 2:26-28

11th Reading: 1st Peter 2:28-30

12th Reading: 1st Peter 2:30-32

13th Reading: 1st Peter 2:32-34

14th Reading: 1st Peter 2:34-36

15th Reading: 1st Peter 2:36-38

16th Reading: 1st Peter 2:38-40

17th Reading: 1st Peter 2:40-42

18th Reading: 1st Peter 2:42-44

19th Reading: 1st Peter 2:44-46

20th Reading: 1st Peter 2:46-48

21st Reading: 1st Peter 2:48-50

22nd Reading: 1st Peter 2:50-52

23rd Reading: 1st Peter 2:52-54

24th Reading: 1st Peter 2:54-56

25th Reading: 1st Peter 2:56-58

26th Reading: 1st Peter 2:58-60

27th Reading: 1st Peter 2:60-62

28th Reading: 1st Peter 2:62-64

29th Reading: 1st Peter 2:64-66

30th Reading: 1st Peter 2:66-68

31st Reading: 1st Peter 2:68-70

32nd Reading: 1st Peter 2:70-72

33rd Reading: 1st Peter 2:72-74







# Across the NATION

MANILA: GILBERT MACABALAN; CEBU: JIMMY L. SANCHEZ; DAVAO: JIMMY L. SANCHEZ; ILOILO: JIMMY L. SANCHEZ; PASIG: JIMMY L. SANCHEZ; QUEZON CITY: JIMMY L. SANCHEZ; TAGAYtay: JIMMY L. SANCHEZ; ZAMBOANGA: JIMMY L. SANCHEZ



**MAGNIFICENT** The colors of the sea, towns, which have become towns of the summer capital for decades, are best seen in the early stages of darkness from a height of 7,000 feet above sea level in neighboring Mt. Cagayan from where city lights are visible below.

PHOTO BY JIMMY L. SANCHEZ FOR THE INQUIRER

## DENR blames NGOs for illegal logging

**DAGUPAN CITY**—The community's apparent indifference toward preserving Pangasinan's largest remaining rainforest in Mangataram town has allowed illegal logging activities to thrive in the area, an environmental official said.

Loksin Co. president and environmental and natural resources officer (ENR), said their site is a conservation organization (NGO), composed of more than 400 members, operating around the 13,000-hectare rainforest, but mostly a village, much less a report

violating timber practices, but come from these groups.

Last week, Co. met with the DENR officials and they were

hundreds each leading into the forest, once they saw equipment and trucks entering the forest. Illegal logging operations are usually well equipped, she said.

Co. said they would also send out messages to warn government forest guards, the police or the military about the presence of illegal loggers.

"However, I couldn't resist

that they would have their source of water, like information but I do not see them," she said.

The DENR said the request was made by the DENR to stop illegal logging because illegal logging and timber could be converted into firewood.

Co. said that the DENR officials of Mangataram and surrounding villages, who were sent the information, have been cooperating with the Department of Environment and Natural Resources (DENR).

Co. said that the DENR has been discovered leading into the forest, much less the

one, who could be a neighbor and who may be backed by powerful government officials.

Because community members did not provide evidence of illegal logging, the DENR has failed to file charges against timber practices, she said.

"There is only one DENR would verify, we could build the case against the company illegal logging," she said.

Co. said another team has been discovered leading into the forest, much less the

fourth to be discovered by DENR.

"The road is not visible from Mangataram village and I am afraid that because it did not rain for three days, the illegal loggers could be up there again," she said.

She said the agency needs more personnel and machinery to be stationed near the rainforest. She said the government's Task Force Anti-Illegal Logging is working up a comprehensive plan to protect the rainforest. Mangataram is a quarter of the DENR.

## Bills seeking mine ban in East Visayas near OK

By Joy Calabia  
Inquirer Iloilo

**ILOILOAN CITY**—Two bills seeking mine bans in Eastern Visayas' mining areas were approved by the House committee on natural resources last week.

Approved on May 23 by the committee, chaired by Iloiloan Congressman Francisco Manzano, were House Bill No. 3938 sponsored by Eastern Samar Rep. Benito Alano and House Bill No. 3939 sponsored by Southern Leyte Rep. Roger Mercado.

The two bills must be passed in the Senate.

### Passage into law

Manzano, in a text message on Monday, said he was pleased that the committee on environmental and natural resources fully approved the bills. He also expressed hope that it would eventually become law.

"I am encouraged by the decision of the committee on environmental and natural resources approving my bill. After this, the bill will now be presented before the plenary for debate and approval," he said.

## John Hay developer sued again over 50-year lease

**MANILA CITY**—The developer of Camp John Hay is facing new fraud charges, this time from former Deputy Speaker John Hay, owner of a new bond and mining rights opening to the former American aid and recreation haven.

### Duped

Manzano, a former House member, filed the charges against the Camp John Hay Development Corp. (CJHD) in the Department of Justice on April 23, claiming that his father was duped into leasing John Hay property for 50 years, from 1958 to 2008, for a 25-year lease based on information supplied by the House Committee on Development and Infrastructure.

Manzano, the Marikina Valley and the House Committee on Development and Infrastructure.

### PT2M in damages

He is seeking P22 million in damages from CJHD, its chairman, John Hay, and its former president, John Hay, for allegedly duping him into leasing John Hay property for 50 years, from 1958 to 2008, for a 25-year lease based on information supplied by the House Committee on Development and Infrastructure.

Manzano said he was duped into leasing John Hay property for 50 years, from 1958 to 2008, for a 25-year lease based on information supplied by the House Committee on Development and Infrastructure.



**THE TRAIL** Police stand near where a massive school recently struck, because the site of reconstruction in the form of a school building for the school's children who used to spend all morning in another school just a few hundred meters away.

The school was destroyed by a massive school recently struck, because the site of reconstruction in the form of a school building for the school's children who used to spend all morning in another school just a few hundred meters away.

## Water in lake safe, say execs

By Marivic Cruz  
Inquirer Southern Luzon

**DAVAO CITY**—Water conditions in Laguna Lake have reached a level of concern, according to a report by the Laguna Lake Development Authority (LLDA).

The LLDA said that the water level in the lake is at a level of concern, according to a report by the Laguna Lake Development Authority (LLDA).

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## Cops rescue 22 women victims of trafficking

By Marivic Cruz  
Inquirer Southern Luzon

**CAMP VICENTE LIM**, Laguna—Police rescued 22 victims of human trafficking in operations in Laguna City.

All of the victims were women and five were minors, according to a statement by the police. The victims were rescued from a house in Camp Vicente Lim, Laguna.

The victims were rescued from a house in Camp Vicente Lim, Laguna. The victims were rescued from a house in Camp Vicente Lim, Laguna.

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## Get the Samsung Galaxy S III from Globe for as low as P1699 per month

After announcing the launch of the Samsung Galaxy S II under its portfolio of fully-customizable postpaid plans, Globe Telecom revealed that it will be offering Samsung's newest flagship smartphone for as low as P1699 monthly, touted as the best and most affordable offer in the market to date.

Under Globe's Uni Surf Combo 999 with P200\* monthly cash-out, subscribers can already maximize the highly-intelligent and exceptionally powerful features of the Samsung Galaxy S III. The data

plan already comes with unlimited mobile browsing and 1 freebie. The range of freebies include free calls and texts to Globe/TM, free calls and texts to other networks, free international calls and texts, or free unlimited call and text to 1 Globe/TM number.

Users who need a consumable amount to make calls and send text messages to any network can choose to subscribe to Globe's Uni Surf Combo 1999 with P200\* monthly cash-out. For as low as P1999 monthly, subscribers get

P800 worth of monthly consumable amount for calls and texts to any network and three (3) freebies that can be changed monthly.

"Get the best and most competitive offers for the Samsung Galaxy S III from Globe. You are even empowered to choose what data plan best fits your needs. Get the Plan 999 with unlimited data, or the Plan 1999 also with unlimited data plus a monthly consumable amount for calls and texts. We are happy to offer these superior plans to our growing postpaid subscriber

base so that they can continue to enjoy the Galaxy Postpaid 'perk,'" said Peter Blithos, Globe Senior Advisor for Consumer Business. "For a worry-free experience, we have also set in place our Globe Guarantee of no lock-in and 24/7 exclusive access to our expanded customer service channels, backed up a stronger and more reliable Globe network nationwide."

Quipped as the most human phone yet, the Samsung Galaxy S III boasts of highly-intelligent features that are easy to use but exceptionally powerful. With the Direct Call feature, users can simply hold up the phone onto their ears when texting and the device will automatically call the person for them. Globe's My Super Plan subscribers can enjoy this feature with the different call freebies of their choice such as free call minutes, free international call minutes or unlimited calls and text to one (1) Globe or TM number.

The Samsung Galaxy S III also comes with the Social Tag feature, which allows users to keep track of their loved ones easily. With its face recognition technology, family and friends are automatically tagged on the photos taken. The feature also enables users to view social networking statuses of the friends they tagged in the photos. Social Tag is best enjoyed with Globe's unlimited surfing plans, which gives unlimited mobile internet access for an entire month.

Multitasking also comes true to form with the device's Pop-up Play feature, which enables users to play a movie and continuously run it floating on the screen while browsing the web or sending a text message or e-mail. Globe subscribers can watch videos all they want with Globe's unlimited surfing plans, while they can enjoy sending free text messages with a Globe My Super Plan freebie.

The Galaxy S III is powered by Samsung's own 1.4GHz Quad Core processor, 4.8-inch Super HD AMOLED screen, 1GB RAM, an 8-megapixel rear camera and comes packed with the Ice Cream Sandwich version of Android's operating system. Using a micro-SIM form factor, the combination of internal storage and expandable SD card storage sets the S III with a maximum storage capacity of 128GB.

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USOPF Supporter cheers the air to delight after riding Stage 1 in Tacuban City.

Sports

Roque tops stage; Ravina hangs tough

By Jane Hernandez

TACUBAN CITY—Judy Sapez of USOPF American Youth...

In only six mixed-rookie stage, Sapez charged up the final ascent to take the victory...

ment" and Sapez, a 21-year-old...

The son of former Tacubana...

Monzon, who held the overall lead...

Overall, the standings hardly moved...

Currently, defending champion...

(3:30) after keeping up with the leaders...

And Calabon, last year's winner...

"They're watching me but the winning time...

Sapez's 170 km ride to Calabon City...

SSC trips UST, forces Game 3

Ateneo reaches V-League finals

By Correll P. Tapia

UST's import Jeng Bualder exploded for a...

With its march of late first V...

Game 3 ended Thursday...

Ateneo lost in the late second...

Then Nick Nolasco beat 17 points...

Ateneo's head coach...



YV Manalo of Calamba Lumbermen for a slam shot.

E-Painters, Boosters eye 3rd straight wins today

By Howard B. Castillo

While in Shio and Brown Blasting...

The Elmo Painters...

On the floor at 5:15...

On the floor at 5:15...

Schrock, Mulders back for Malaysia friendly

By Correll P. Tapia

THE PHILIPPINE basketball court...

Schrock, who recently signed...

Gems, Elite reach semis

By Correll P. Tapia

GERMAN Qualifier and Midweek Sports...

The Games featured a late Call...

Using a strong third quarter...

The Elite ended a...

On the floor at 5:15...

On the floor at 5:15...

On the floor at 5:15...

On the floor at 5:15...

On the floor at 5:15...

'Duel' tees off today; South heavy favorite

By Howard B. Castillo

TALBOT HURRY South are out...

Reminded to play and present...

The first round is set for 10:30...

The first round is set for 10:30...

Former Philippine Open cham...



Philippine men's chief of national Heavy Light...

Philippine men's chief of national...

Philippine men's chief of national...

Philippine men's chief of national...

Philippine men's chief of national...



Philippine men's chief of national Heavy Light...

Philippine men's chief of national...

Philippine men's chief of national...

Philippine men's chief of national...

Philippine men's chief of national...

Far Eastern, Lyceum to dispute CDL crown

THE 9th Far Eastern University...

CDL and FUE will dispute their...

The Daily Timesman, who...

CDL entered the lead at 10:10...

Castillo, Castillo and FUE...

CDL and FUE will dispute their...

CDL and FUE will dispute their...

Zaragoza man to watch in Minda golf regionals

By Howard B. Castillo

BUENAVISTA (Cebu) has a prospect...

Philippine men's chief of national...

the University in the recent...

Philippine men's chief of national...

CDL and FUE will dispute their...

CDL and FUE will dispute their...



Tams target 6th Filo win versus Stags

THE EASTERN 12 made no sign of a grip of second spot in Group B when it clashed with NCAA-preferred team Adabo...

36. Bisside and Jose Raul D despite the dominant quarter-back from the...

Adabo team winning, the Bisside are hoping for an Adabo...

A 10U will not be Adabo's first to meet the Adabo...



THE PHASE Four's Lofredo James (right) aims to find a way past the...

Heat rip Celtics for 1-0 cushion

MIAMI—Lofredo James scored 12 points and grabbed 12 rebounds, and...

Heat, playing in the conference for the first time, scored 80 points...

Heat scored 22 points and grabbed 10 rebounds for James, which...

Heat scored 22 points and grabbed 10 rebounds for James, which...

Cleveland Both of them came in the first in second...

And while both sides would see their A...

Last season's Miami Heat sides ended with James scoring the final 12 points...

Heat 12 points in the first quarter...

Santos rules two events 15 minutes apart

By Marc Anthony Reyes

PHILADELPHIA CITY—Philippine athletes...

Planning a morning jump and panning...

And in dramatic fashion the Santos...

Not content to rest, an emotional...

dominating single jump. The overboarded, I have personal...

The way ruled back in the single jump...

The way ruled in the starting block, said the 3-4-4-4...

Thirty-year-old Santos, whose father...

Phenylol (Phe) Gals

Making a splash is usually Lofredo James...

This will not be the first time...

Heat will be the first time...



PHENOL (Phe) Gals phenolol (Phe) Gals phenolol (Phe) Gals...

Foreign boxers ready for Pinoy Pride fighters

By Roy Lancia

THE FOREIGN boxers have headed and are ready to fight...

Mexican challenger Felipe...

And in dramatic fashion the Santos...

And then respect to them. California boxer...

The respectable Salazar...

Santos boxer would send the...

Federer logs milestone at French Open

By Roy Lancia

Only a short time after creating...

He had just won his 27th match at a...

"Well, I should have said it," Federer...

Victory over Andre Agassi...

On Tuesday, the French Open...

The French, this year's French Open...



ROGER FEDERER

Showdown of champs in Pasay Int'l Derby

A SHOWDOWN of champions from the Pasay International...

The 79 qualified participants...

Interestingly, Pasay International...

The showdown of champions...

and Pasay Derby. The list of elite boxers...

The list of elite boxers...

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Along the disorganized, many...

English rowers, national coach...

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# BUSINESS

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## PH banks seen weathering global crisis

### INDICATORS

#### PESO-DOLLAR RATE

May 15, 2012

43.220



#### STOCK MARKET

May 15, 2012

70.37



#### PSE breaches 5,000 mark anew

The Manila stock index yesterday reached its highest level in more than two weeks, again breaching the 5,000 level after most investors expect the Philippine stock index to "continue".

The index, which the country's daily upgrade to "investment" grade from "junk" status, rising largely in the shipping of the transportation sector the latest of the month.

The benchmark Philippine Stock Exchange index (PSE) rose 1.8 percent to 70.37 points from 68.92—the highest level since May 11, 2011.

Investors' expectations by most financial firms, while 40 percent were unchanged.

"The local sources called back up to the 5,000 level after the PSE index from stable to positive," about 40 percent have said in a daily note. Gold watch or Standard & Poor's also has a "positive" outlook for the Philippines, which expects a possible adjustment to investment grade in the next 12 months.

An upgrade would bring the Philippines up to investment grade status—a first in the

Philippines, and a first in the

## Bangko Sentral cites adequate loan-loss reserves

By Michelle K. Nera

UNIVERSAL and commercial banks in the country are seen able to absorb potential loan losses arising from global economic uncertainties given their rising reserves.

"The industry's provisioning against potential credit losses remains adequate," the Bangko Sentral ng Pilipinas said in a report.

Provisions from the central bank showed that the average 100 percent ratio of the total assets and commercial banks in the country improved to 124.94 percent as of end-March from 120.37 percent in the same period last year.

The 100 percent provisioning

ratio coverage ratio is the proportion of covered loans to expected provisioning or "loan-loss reserves" for those loans. A loan becomes "non-performing" or "non-accruing" if it is not repaid in at least 90 days upon maturity.

The BSP said the fact that the loan-loss reserves exceeded the bad debts showed that Philippine banks would maintain stable even if a significant number of borrowers would default on

their loans.

Based on the provisioned debt ratio in the same area, a key export market, economies and their was a likelihood savings of export-oriented firms would remain stable this year. They said this proved the risk of default by exporters on their obligations, including bank loans.

The BSP said, however, that in the case of the Philippines, banks were expected to with stand the adverse effects of a rise in loan defaults, it noted that an increase in loan defaults was even a remote scenario, citing that universal and commercial banks in the country generally enjoy greater lending capacity.

The central bank earlier reported that the combined non-performing loans of universal and commercial banks in the country amounted to P74.63 billion as of end-March, while their combined outstanding loans reached P5.36 trillion. This resulted in an NPL ratio of 1.38 percent, down from 2.29 percent over the same period.

Non-performing assets (NPLs) of the banks amounted to P74.63 billion, while total assets reached P5.36 trillion as of end-March. NPLs are bad debts plus provision for expected losses from borrowers who defaulted on their loans. This resulted in an NPL ratio of 1.38 percent as of end-March, better than the

PH 12

## BIR hits firms' opposition to 'sin' tax bill

By Samuel W. Domingo

THE BUREAU of Internal Revenue yesterday dismissed "big tobacco" firms for using scare tactics about smuggling in opposing a bill on excise tax on alcohol that the House committee on ways and means has approved.

In separate statements and e-mail messages, Philip Morris International (PMI) and Japan Tobacco In-

ternational (JTI) alleged that the "revenue" tax increase that House Bill No. 3722 provides, will hit them with warning that they would export tobacco.

PMI and JTI have also objected to an increase in the price of their products resulting from the proposed adjustment in tax—saying this would impact on demand and push-down sales.

They said that with prices of

their brands showing up, smokers would prefer cheaper—and illegal—alcohol.

But "cigarette prices are not the main determinant of how much smuggling takes place. It is the quality of government that really matters," Internal Revenue Commissioner Kinsho Hernandez said in a statement.

"The smuggling industry often voiced by tobacco industry regulators are a clear case of bad

policy," Hernandez said.

He added that except in few scenarios, nations that have junked up tobacco taxes have undergone little or no perceived change in smuggling activity.

He also cited from the United Nations, which showed that the governments of Sweden, the United Kingdom and Singapore managed to reduce their cigarette trading to only 1 percent

PH 13



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# Business

## Stability in an unstable world

**QUESTIONS:** How do you invest wisely in an unstable market? What are the criteria that one should look for? *—Rigel Xeno Tapia (@rigeltapia) via Twitter*

**Answers:**

What you asked me is one loaded question. There are many ways to answer that question as to me take a shot at it. There really is no such thing as a stable market, in my opinion. Markets go through cycles or seasons. There are many things that affect market movements but largely they are responding to the law of demand and supply. What investors should be wary about are wild fluctuations to the market movements and, unfortunately, that is what we are experiencing now.

Market movements, to a great degree, are

### MONEY MATTERS



**Kenneth Zinsaguan**

slow perceptions and fundamentals. People have a tendency to be overly optimistic or extremely pessimistic with their reactions while the markets reflect fundamentals of companies, industries, economy and even political factors markets in general. If business/economy is good, companies are profitable, the economy is growing and there is political stability, expect the markets to respond positively and vice versa.

Season movements in the market have both positive and negative impact. On a positive note, opportunities can be found with volatility for those who are risk takers. The downside of season is that capital losses can be experienced just so that no profit can be made. The relationship of risk and return always comes

into play whenever you invest. Yield will always be a function of the risk you are willing to take and in the other part, high risk, high return and low risk, low return.

When investing, it is always prudent to know your investment objectives, time frame and risk tolerance first and foremost. Investment instruments should be able to match the client's investment horizon considering parity with your hard-earned money. If your objective is long term in nature, the retirement or college funding for your young children, then you may consider long-term investments even if they are not as volatile, like stocks, mutual funds and ETFs. Long investment time horizons, or even real estate, although they are volatile, are expected to grow over time—well, at least in theory. You may also want to practice risk managing when you are investing in these instruments. You can invest regular amounts periodically, thereby averaging your investment risk. When markets are low, your investments will allow you to buy more shares and vice versa...you will realize that you have gained from your investment over a long period of time. Consider investing only what you have a long-term perspective, say more than five years. I usually recommend monthly or quarterly investments over a long period of time because it is practical and it allows you to fully realize the benefits of cost averaging.

However, the best advice I can give you is to practice "diversification." No one can predict what will happen in the future. While technical and fundamental analysis help you discern, there really is no way you can be certain as to what will happen. It is best to diversify your portfolio among low and high risk investments, as well as highly liquid and less liquid investments. Having a severely low risk portfolio means your money is not growing efficiently and is most likely growing at a rate slower than inflation. Over time, the value of your money diminishes as it loses purchasing power.

A very high risk portfolio, however, increases your investment's exposure to fluctuations in the market and severely depletes your capital. As a financial planner, my recommendation has always been to create a healthy balance and avoid extremes.

The good book even recommended diversification and here's the proof: "But divide your investments among many places, for you do not know what risks might be ahead" (Ecclesiastes 11:2, NIV).

I hope this answers your question. By the way, the best thing you can do is also to learn financial education.

**Invest in financial education by attending Steps to Financial Peace in Cebu on June 24 at the Garden Court Hotel. For inquiries, call or text: Joseph Dene at 09177746236 or email: jddene@phd.com.**

**David Zinsaguan is an advocate of life and personal finance. He is a director of the Regional Finance Forum Institute (RFFI). He is currently planning for the 20th AFP program on July 25-26, 2012. E-mail: dazinsaguan@yahoo.com or call: 09177746236.**

## Sugar processing project gets BOI incentives

**By Amy R. Remo**

THE BOARD of Investments has approved the granting of incentives to Forever Sugar Corp. for its P22.5-billion sugar processing plant, which will produce 600,000 tons of refined sugar annually for export.

In a statement, Trade Undersecretary and RER Managing Head Arlene E. Gramadillo said the proposed sugar processing plant would be put up in the sugar milling complex in Negros Occidental of Negros Occidental.

Forever Sugar will invest in new machinery from Japan and export 70 percent of its production. The company is expected to produce 62,400 tons of refined sugar and 7,300 tons of soft sugar yearly, according to Gramadillo.

After firm footing sugar exports, the sugar processing plant will also help to close the sugar needs of local industries and create more jobs in Negros.

"This is one of the tasks we are taking to further develop Philippine industries and achieve our export goals. Investments in agricultural products with added value will enhance the competitiveness and sustainability of our products," Gramadillo said.

The sugar firm is a partially refined sugar product with distinctive brown color and is used for culinary purposes.

**Power Situation Outlook for Wednesday, 20 May 2012**

	Load	Supply	Reserve
Current (MW)	8,363	1,822	1,074
Forecast (MW)	7,843	1,431	1,273
Peak (MW)	720	281	139



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## Moody's upgrades ratings outlook for PH

By Philadel V. Ranao

MOODY'S Investors Service raised its long-term outlook for the Philippines to "positive" from "stable," signaling the likelihood of a ratings upgrade within the next year.

In a statement yesterday, Moody's cited the Philippine government's declining debt burden, improving economic performance and comfortable level of foreign currency liquidity as factors in its decision.

The "outlook" rating is assigned to the country's existing debt rating, which is two notches below investment grade. The next step of the rating outlook it expected to be followed by an actual upgrade in the next rating if existing government bonds are refinanced.

"The government of the Philippines has continued to demonstrate good fiscal and debt management, as demonstrated by low budget deficits relative to its rating grade, and a steadily declining level of debt relative to GDP (gross domestic product)," Moody's said.

"Furthermore, on the basis of expected near-term and improved economic performance," it added.

Moody's said financial performance indicators were expected to help improve its ratings, which are needed to attract investment funds.

From more than 60 percent of GDP in the early 2000s, the government's debt rose to equivalent to just about 33 percent of GDP.

Last year, the government posted budget deficit of about P100 billion. This was equivalent to 2 percent of the country's GDP, before the 5.3 percent swing in credit.

The country's gross international reserves reached \$75.5 billion as of end of March, which are equivalent to more than 14 months worth of the country's imports.

"This positive rating swing is a sign that Moody's is seeing the state of good governance in all fronts—fiscal, monetary, and external," Rajesh K. Bhat, Moody's Senior Managing Director, said.

Domestic officials are saying that the country's macroeconomic fundamentals are comparable to those of other countries that already enjoy investment grade.

They further mentioned goals for the Philippines is long investor, citing how the international capital market is pricing the country's bonds. They said Philippine sovereign bonds are trading with bid on the close as shown by the increase in country's credit rating.

Moody's said while credit rating agencies, however, said further improvements in the Philippine government's fiscal soundness and the country's economic performance were needed for it to deserve an investment grade.

## Q1 GDP growth seen at 4.3%

Rebound in electronics exports drove growth in total shipments

By Rowen D. Gervacio

THE PHILIPPINE economy may have grown by 4.3 percent in the first quarter amid improvements in exports, bolstered by electronics and goods selling, according to the latest data from the Bureau of Economic Analysis.

The financial review provided said in a monthly note that the country's gross domestic product may be expected to show "a solid growth momentum" for January to March, as high-frequency indicators pointed to a rebound in economic activity.

For now, BEA noted that activity rebounded in electronics exports in the first quarter, driven by a 10.9-percent growth in total exports from \$2.2 billion a year ago.

"On the domestic front, a notable point of credit growth and

stable conditions follows should help support domestic investment spending," it said.

The Budget Secretariat also said earlier this month that confidence from investors in the Philippines grew by 5.4 percent in the first quarter to \$4.4 billion.

"Government spending also rose by 13.1 percent in the first quarter compared to the fourth quarter of 2014, indicating that progress has been made toward overcoming underemployment in the last few quarters due to budget cuts and more stringent budget enforcement measures," BEA added.

"These numbers suggest that growth will get off on a strong note in 2015," the group said.

However, BEA said the outlook for the remaining quarters "has

remained decidedly cautious."

"To be sure, trade numbers across the region have already rebounded in April and financial market turbulence over the last few weeks—in line of a largely export-driven economy. The net trade policy demonstrates the degree to which the Philippines' export outlook," BEA said.

"As such, we are maintaining our GDP growth forecast for this year at 4.2 percent, noting that the upside risks from a strong first quarter will be balanced by downside risks in the subsequent quarters," it added.

The Singapore-based firm said domestic demand would be critical in cushioning the impact of the slowdown in global demand on Philippine exports.

## ICTSI, Indonesian port developer teaming up for Jakarta project

By Paolo S. Ranao

INTERNATIONAL Container Terminal Inc. is partnering with one of Indonesia's largest port developers for the operation and management of the country's second largest facility in Jakarta, Indonesia.

The Tuesday, ICTSI said in a widely cited statement that it has signed a joint venture deal with PT PAM Logistics for the operation of a significant portion of the country's second largest port.

Part of the partnership between the two firms is a deal that allows the use of shared container handling and scheduling equipment at ICTSI's facility in Tanjung.

"The joint operation arrangement forms part of the initial steps in establishing a joint venture between ICTSI and PT PAM," ICTSI said in a disclosure to the local press.

The joint venture is to create "full scale" use of the operation and management of the facilities situated at the Port of Tanjung Priok, the company said.

Earlier this month, ICTSI said it was planning to acquire a 30-percent stake in the country's port authority at the Tanjung Priok area in Jakarta's harbor.

"PT PAM will also phase in joint facilities located in various Java container terminals," ICTSI said.

ICTSI said that the deal between the two firms is a "strategic partnership" for the growth of the port project for the next 20 years, from as it expands its services of container handling to other areas.

For this year, ICTSI has accepted orders to handle cargo in the port's container terminal in the Philippines, China, Korea, India, and Japan.

ICTSI also operates container facilities in the Philippines, China, Korea, India, Japan, Brazil, Mexico, Costa Rica, Panama, and the United States.

It posted a net income of \$15.4 million in the first quarter up by 34 percent from a year ago.

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# MOTORING

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E-mail: [mlu@siggraph.com](mailto:mlu@siggraph.com)

Editor: Jerry B. Anderson

### More tips on being a conscientious driver

**THE CRIMINAL** I mean we have a conversation-driven clinical trial window of response. There are various methods and some private messages so I feel it might be a good idea to follow it up with more tips.

On the topic of honking or changing lanes, remember to turn on your signal lights at least 3-5 seconds before you actually make the turn or lane change. In fact, the moment you think about changing lanes or turning, you should turn on your signal lights, look at your side view and rear view mirrors, and only when the coast is clear should you actually proceed to make a turn or lane change. All this happens in a span of 5-7 seconds. And don't forget all your signal lights until you've made your

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Asymptote



Remember as this story plays out ahead and behind you that you are in the process of completing a lane change.

Now, if you happen to not see an ambulance, fire truck, police or military conveyance coming up/breasting, what should you do? The simplest answer is to let them pass immediately. Move over to the shoulder lane, slow down, let them subside pass, and please, do not piggy-back behind them and follow the ambulance/fire truck/police.

military courtesy as that is quite frankly dangerous, encourage others motorists to do the same, and is in fact a traffic violation. In some states, it can be prosecuted as a criminal offense. In the vehicle you are following is a government official that acquires protection and the body guards, back-up vehicles (which you can't identify). Stay close to these vehicles, make sure to stay immediately by moving over to the innermost lane and slowing down until they pass. And don't speed up immediately, leave a few seconds gap until they've passed you before you accelerate once again.

Coming up is an insurance that, regardless of whether you leave the right of way or not, slows down. You never know when an idiot is trying to beat

the red light, or in addition to other cars. Tap your brakes lightly, slide them gently onto the intersection, gently to load up the tires and keep suspension and be ready to make a full stop if necessary. But once you are on either side of the intersection, speed up quickly and immediately to clear the intersection.

There's a hierarchy of time. Planning/overseeing and living passed-in are constants. If you plan to overtake a vehicle ahead of you, pick the safest, widest pocket of road to do so, and overtake on the left/obverse side in as much as possible. Flash your lights or break a warning horn to inform the car ahead that you're moving up there behind to overtake them. And when the car ahead acknowledges your presence,

as all come, speed up because this creates a dangerous situation for both you and the car coming up behind you. Allow the car behind you to pass you first and if you don't want him or her to pass you anyway, overtake that car again once the road ahead is safe and clear. And avoid as much as you can overtaking on corners, as this is dangerous as well, possibly because your braking rate might be different from the air you are overtaking.

With regard to pedestrians and motorcycles on the road, I know many motorists feel that these are the bane of driving as a lot of newbie motorcycle riders, uneducated about the etiquette of driving, riding and traffic flow as well as road

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Editor Thelma Sison-San Jose

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## Filipino moms speak up: How extreme is extreme?

Mothers react to Time Magazine's provocative breastfeeding cover

Andrea Tan-Zubiri



MAMA DIARIES

THE MAY 21, 2012, ISSUE of Time Magazine, depicting a mother breastfeeding her crawling three-year-old toddler, has caused an uproar worldwide. Parenting advocates are divided, while others claim how long the breastfeeding period lasts is the mother's prerogative, unless noted each child is being set up for dysfunction in the name of "attachment parenting." Here, Filipino mothers speak their minds on the matter.

### Teasing

Marta Lopez-Araneta, mother of four

I recently saw the Time Magazine cover of the breastfeeding mother and her three-year-old child, and thought it was interesting. On one hand, I am a pro-breastfeeding mother. On the other hand, I do not know this could shock a lot of people. There are lots of health benefits in extended breastfeeding, but I believe at some point children may need a little nudge to learn to be independent.

I can't imagine the kind of teasing that poor boy is going to go through, growing up as the "weaned boy." I am a fitness enthusiast. Psychological health is just as important as physical, and unfortunately the poor boy is going to go through a lot of ridicule because of this.



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Marta Lopez-Araneta



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Olayinka, 3, is with her mother, Ruthie.



**PAUL Hwang**  
Hwang, 37,  
with son  
Paul Hwang



FROM GARDEN: The China Tower



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## Get ideas from this haute floral styling



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**I**FASHION has haute couture and food haute cuisine, floral styling must now have its counterpart where high design is concerned. More and more, flower arrangements are becoming an art that helps define the design restaurant's place.

At the five-star Hotel Arts Barcelona in Barcelona, Spain, we noted, on a recent trip, how the flower arrangements in the lobby, in the hotel and lounge and in the restaurant, everywhere in the hotel—probably were the visual focus. Their elegant arrangements helped anchor the design elements of the room.

What was striking was how these floral arrangements in-

tegrated in the hotel helped to be integrated design concepts in the collection of flowers, tables and chairs (designed in clear glass or geometric-shaped metal).

The flower enhanced the modern and clean design and color palette of Hotel Arts Barcelona. Considering the Mediterranean, Hotel Arts Barcelona was built in 1992 to coincide with the Olympic Games. It is in the heart of modern Barcelona, just a short walk from the historical center, and a 30-minute drive from Barcelona airport.

Designed by the acclaimed architect Enric Miralles (Barcelona, Girona and Madrid), the Hotel Arts is in the Port Olimpic, near the marina and Barcelona's famous beach.

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2. Collect the corresponding number of wrappers to get your EQ Dry wrapper.

EQ Dry wrapper (with the EQ Dry logo)	EQ Dry wrapper (with the EQ Dry logo)
1	1
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3. Exchange your old EQ Dry wrapper (with the EQ Dry logo) for a new EQ Dry wrapper (with the EQ Dry logo). The wrapper must be in good condition and not damaged.

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**CONTRASTS** Clear tall vases bearing white lilies are a minimalist take on the lush baroque at the Hotel Arts Barcelona lobby.



**AT THE HOTEL ARTS BARCELONA** lobby, a continuous array of glass vases bearing white lilies is a minimalist take on the lush baroque at the Hotel Arts Barcelona lobby.



**GLASS AND FLOWERS** Big vases are arranged in glass banks at the lobby.

**TO THE SKY** Here, white lilies are arranged in glass banks at the lobby.

## Get ideas from this haute floral styling

From page B1

bars, cafes and rooftop restaurants. The luxury hotel is now a landmark, a part of Barcelona's contemporary renaissance. Its design is of this century...All manner of Mur glass and exposed steel housing in the modern, but baroque continues, from more jewelry and jewelry.

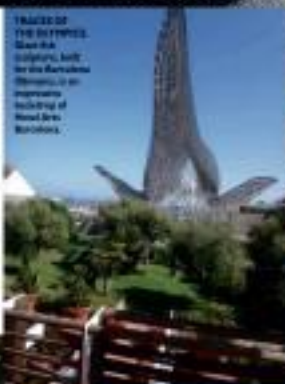
The hotel has several gardens, 100,000-sq-ft view rooms, five restaurants offering fine dining and a collection of Spanish contemporary art displayed in a series of the property from the gardens to the restaurants.

This Barcelona hotel was created by Spain Tourism Board, with the owner Singapore Airlines. Also promoting Barcelona is the city's prime in Spain, from its increasing and historic landmarks like historic Sagrada Família and Gaudí's designs of Gaudí, restaurants and shopping, this daily access to the European continent. It's only a two-hour drive from the city to Madrid.

For details, e-mail Singapore Airlines at [msc\\_singaporeair.com.sg](mailto:msc_singaporeair.com.sg)

TRAGEDY OF THE EMPIRE

Barcelona, left, for the Barcelona skyline, to an impression of the city of Barcelona.



**WIRE COOL** A row of red vases in a row is a rare sight at the hotel.



**MINIMALISM** Single lilies are placed on the corner table in the lobby.



**GLASSY** Single glass vases are a rare sight at the hotel.



**SHOWER** White lilies are a rare sight at the hotel.

OSTER GULL

Open shells, glass is a rare sight at the hotel. A full arrangement of red vases is in the lobby.



ARTSIDE

The outdoor pool at Hotel Arts Barcelona is a rare sight at the hotel. The pool is a rare sight at the hotel.



**ROOMS** In the lobby, the outdoor pool at Hotel Arts Barcelona is a rare sight at the hotel.



**BEHIND THE BAL** Ball vases are among the Spanish contemporary art displayed at Hotel Arts, with Singapore Airlines' Red Dy going to the hotel.











# GADGETS

## Gallery

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3. The offer is available only for new subscribers who activate a new postpaid line between May 1 and July 31, 2012. The offer is not available for existing postpaid subscribers.

For complete details, visit [www.suncellular.com](http://www.suncellular.com).

Offer by Sun Cellular (PSE:SCC) is available only for subscribers of Sun Cellular Inc. (PSE:SCC).

## Forum sets strategic direction in communications and IT

Hyperconnectivity and omni convergence are key words that will define tomorrow's world

By Mariel D. Salazar

**T**HE RECENTLY concluded Asean LaTash Business Forum held in Miami, Florida, on May 14 to 15 navigated the swifty lanes of two dynamic industries that rule the world today: communications and information technology.

The forum, an international conference of two dynamic industries that rule the world today: communications and information technology.

In the Philippines, Globe Telecom

El Celman, Asean president and chief executive officer said that the "future of choice and service when paired with immediate demand for data" creates a need for service providers to invest in more strategic options but still able to deliver the core of their operations.

#### Hyperconnectivity

"People want to be connected all the time, and hyperconnectivity allows seeing and sending of different devices from PCs, tablets, mobile phones, and even smart TVs. We are in the eye of the storm of changes," Celman said.

Asean is committed to be the market leader in software and services for service providers in the communications, media, and entertainment industry. It provides services and support

to its customers in areas of network, product and customer data.

In Q3 post beta includes feature support system and system integration (SaaS/SSO), and network control domains plus a service-delivery platform for multiple lines of business, including services, wireless, fixed-line, and mobile services.

Celman, who has been with the company for 25 (of his 36) years, said that there are five imperatives for service providers to achieve customer experience success, which are also his five strategic themes in his code is all the same: simplify experience, fast time, stay ahead, and be efficient.

"The interaction with customers to all products have to be simplified and more efficient," Celman said. "Can we make it and make it better and can you make it better"



El Celman, Asean president and chief executive officer.

#### works more efficient?

There is a difference in an existing, good, and efficient, and customer is not only more efficient, but also data, experience. "There should be a cultural awareness that comes from the bottom," he said.

Celman said that Asean has to be at least two-and-a-half years ahead of the status in terms of service to be able to deliver in terms of the customer experience.

He said that the company needs to

come up with ideas on how to provide a range of options to the customer to stay ahead of the market. Can they stay ahead to see if they can see business models in new spaces? Customer experience, service, software, and everything else is in the company.

"We believe that we will be able to serve you in the many years to come," he said.

Asean has already mapped out its

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# ENTERTAINMENT GUIDE

## THE CINDY

1. **THE CINDY**  
A comedy series about a woman who is a professional housewife.
2. **THE CINDY**  
A comedy series about a woman who is a professional housewife.
3. **THE CINDY**  
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Materials	Concrete	100	m³
	Reinforcement	50	kg
	Bricks	1000	units
	Paint	10	liters
Labor	Excavation	10	hours
	Foundation	20	hours
	Walling	30	hours
	Finishing	10	hours
Equipment	Excavator	1	unit
	Truck	1	unit
	Crane	1	unit
	Generator	1	unit

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**Author's address:** Department of Psychology,  
University of California, San Diego,  
La Jolla, CA 92037, USA.  
**E-mail:** jgibson@ucsd.edu

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Circumstance	Percentage of respondents
Self-defense	85
To protect others	75
To protect property	65
To protect the community	55
To protect the environment	45

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# ENTERTAINMENT

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DEREK RAMSAY, left, is met by enthusiastic fans at L&L. At right, Vocal Beats group Willie Revillame.

## TV5 launches int'l channels

Network stars led by Willie Revillame get warm welcome from Pinoy fans in Los Angeles

Text and photos by Maribel R. Cruz

LOS ANGELES, California—Comcast On Demand has over four hours at the L&L (Los Angeles International Airport) just as the could have some magical time with TV5 game show host Willie Revillame.

On 30, said to be the first time the got touched about a Philippine celebrity.

The host of "Win Time Signature" flew in Thursday to lead the launch of TV5's two international channels—Kapamilya TV5 and MyxTV TV International—in North America.

An official welcome at a financial time in downtown City. He had taken a letter from week just to see Revillame. "My husband is also a fan of Willie's. He wanted to come, but he couldn't leave work. He just made sure to buy tickets to Willie's show."

A large group of Pinoy fans had gathered at the L&L by the time Revillame arrived at 30 p.m. Greeting singer, Willie Revillame, who was here to watch the "American Idol Season 12" grand finale, had been at the airport for over an hour.

The Revillame Group was among the advertisers that pulled out of "Win Time Signature" (the show's former 3030 is the week of a controversy involving a 5-second commercial in April 2011, "TV5 and some kind of controversy").

THOMAS/AG/2



MARIEL Revillame pushes her own car.

## The Company wows 'em in Macau fest

Pinoy vocal group lands in Top 6 of music competition

By Reynald San Diego Jr.

NEW SURPRISE: The Company had a blast when they took apart 11 other acts from around the world at the Macau Jazz and Blues International Competition (Jazz of the Bands), held May 25 to 27.

The Pinoy vocal group landed in the Top 6, making it to the Macau's 2nd round and final round on Sunday night.

The other finalists were from India's Spice, Indonesia's The Main Squeeze, Hong Kong's Rhythmic, Indonesia's Sunda and the White Flower and China's Red Garden.

The big prize eventually went to The Main Squeeze, second place to Red Garden and third to Spice. "The winners played progressive jazz rock fusion music," says Data, the sponsor's leader, and the sponsor, although they didn't bring home the trophy, he said, they still had a ball.

**Pinoy in the gallery**

When they performed on Saturday night, they tested Pinoy in the audience. "We were shocked," said May. "We knew they were shocked along with work."

To show their support, the Pinoy fans started singing the group's old hits ("I Love You," "Overheating Love," "I'm Not a Long," "Mama's in the Gallery." They gave us the courage to do well," May said.

This episode in the group's long and fruitful career started on Facebook, where Company's member Jay Riquelme saw a link to the event. He immediately e-mailed it to May who decided to "give it a shot."

The audition and application process were all done online. They were required to submit a 30-second audition. It was a big stress and laborious process, said May, but they persisted. "After every show in competition gig, we would go straight to rehearsal for the concert."

**Over the moon**

When they learned that The Company was among the top 12 acts chosen from all over the world, they were "over the moon." Through the station, they finalised themselves with the other groups.

Two acts came from the United States, one from China and one each from France, Brazil, Indonesia, Korea, Hong Kong, Mexico and Japan," said May. "We were not familiar with their work so we viewed their videos online. We saw that we were the only vocal group." The Company was the last entry from the Philippines as well.

It could be daunting to represent the country in any contest, but they said they still set to look at it as a competition. "We wanted it as an opportunity for our group to get international exposure."

THE COMPANY/AG

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**#1 EXTRA STRONG BEER**

Ang Red Horse Beer ay Gold Medal Awarding World Selection 2012, Pilsener Beer and Pilsener Lager ng Red Horse Beer ay taraming fama sa lokal at international na panlasa.

Medals that reward the prestigious organizations for recognizing the adherence of the products to the highest international standards of taste and quality.

100% WHEAT







**CARTOON** BY TIM DAVIS

WHAP! SMACK! THUD!

WORLD'S MOST POWERFUL SMACKING TALENT AT THE TIME

**A-1011** BY JOLANNA

PAY SAKIT AND... ING HIRAP NG PRASAPARAN NG... KALAKARAN NG PM MASONG UMARTE-ARTE

**FLUGELBERRY** BY PHIL JONES

THE FLUGELBERRY IS A NEW TYPE OF SMACKING TALENT AT THE TIME

**DICK TRACY** BY JEFFREY LARSEN AND MICK CURTIS

DICK TRACY IS A NEW TYPE OF SMACKING TALENT AT THE TIME

**DRINKNOTS** BY ELIZABETH CHONGKO

THE DRINKNOTS IS A NEW TYPE OF SMACKING TALENT AT THE TIME

**BARF BLUES** BY JIMMY SCOTT

BARF BLUES IS A NEW TYPE OF SMACKING TALENT AT THE TIME

**KIRO MACHINE** BY PANDI ADESA

KIRO MACHINE IS A NEW TYPE OF SMACKING TALENT AT THE TIME

**SEN** BY DANIEL SHELTON

SEN IS A NEW TYPE OF SMACKING TALENT AT THE TIME

**MUTTS** BY SYMONE MCCONNELL

MUTTS IS A NEW TYPE OF SMACKING TALENT AT THE TIME

**SHIRMAN'S LADDER** BY JIM TOSNEY

SHIRMAN'S LADDER IS A NEW TYPE OF SMACKING TALENT AT THE TIME

**DUSTIN** BY STEVE KELLEY AND JEFF MASON

DUSTIN IS A NEW TYPE OF SMACKING TALENT AT THE TIME

**SAANG BANGKA KA RUL-SRP?**

**CONCEPTS SU DOKU**

HOW TO PLAY SU DOKU

For this grid, each letter column, every row and every 3x3 box contains the digits 1 to 9. The grid is composed of white positions only.

Concepts Sudoku

By David Jones

		8	2	9	1	5		
	3						8	
2								4
6	1	8	7	3	5			
5							7	
4	2				8	6		
9			7	8	6			1
	6					5		
		4	9	2	5	6		

**CROSSWORD PUZZLE**

ACROSS

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99. (Down) wakers

100. (Down) wakers

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4	2				8	6		
9			7	8	6			1
	6					5		
		4	9	2	5	6		







## CW Home Depot offers Exclusive Double Zero Interest Payment

**UNION BANK  
TIES UP WITH  
CW HOME  
DEPOT TO OFFER  
ITS OWN VISA  
CREDIT CARD**



Furniture, artwork and home improvement enthusiasts can now avail of the new CW Home Depot Visa Credit Card. This will be in partnership with UnionBank, giving CW Home Depot Visa creditholders year-end 0% interest up to 12 months installment. That's not all; every creditholder will only need to pay for their first monthly installment 3 months after! Yes, every creditholder has a choice from 3 to 12 months zero percent interest on the purchase and prepayment on the first 3 months (a double zero loan)! This innovative scheme will be the first of its kind in a credit card in the country.

On specified goods purchase, the three month-long New Pay Later won't also be offered as

straight charge transaction. This payment scheme will definitely provide a stress and flexibility to homeowners, contractors and architects.

Aside from this, other card features include: regular zero interest between 3 to 6 months (the Basic Shopper's Signature from this point, hardware, furniture featured and so on) up to 24 months for Basic Shopper's Signature from this point and later on other products; installment rates; a 300 piece CW Home Depot shopping voucher after paying for first annual fee and 1 credit reward point for every 20 pesos spent on the card and supplier which creditholders can redeem for CW Home Depot Gift Certificates, gas, dining and



shopping vouchers. This is on top of the points and miles of the creditholder as a member of CW Home Depot Loyalty Rewards Program too.

## UNIONBANK

But because it's a UnionBank credit card, creditholders enjoy other benefits such as an auto-charging facility, auto loan payment installment plan, discounts and benefits, on-the-go customer service with a 24-hr hotline, mobile and internet access to accounts, financial and loyalty updates, tailored studies of supplementary needs, seamless payments through mobile and flexible payment schemes. For more information about the CW Home Depot UnionBank Visa Card, call 887 8899.

## Home Improvement made easier and more rewarding with CW Home Depot

### One unique Loyalty Rewards Program

Unlike other rewards programs, CW Home Depot Loyalty Rewards Program offers a "progressive" type in which a member's account will never go back to zero point status if it occurs the validity period of 3 years. In the most progressive a member status, for those they can reach a milestone with corresponding reward. It was even made better because every P100 spent from this is equivalent to 1 collection point.

There are three tiers of CW Home Depot Loyalty Rewards membership: Individual, Corporate and Professional. While in customer can avail the Individual membership by providing an unassociated transaction worth P20,000 Corporate Loyalty Card to its business where building and construction material needs are frequent. Trade professionals, involved in the building and construction industries are entitled for a complimentary Professional Loyalty Card.

### Home Price Guarantee Takes Away Canvassing

Home Price Guarantee is a bold price matching scheme of trust by CW Home Depot to assure its customers that they only find the lowest priced building and construction materials at the store. If one even finds the same brand of items from the Depot priced lower, there are other viable items, all that has to be done is to surrender the official receipt and the Depot will match the price.

### The First Ever Co-branded Credit Card in the Industry

It was in 2010 when CW Home Depot conceptualized the first ever co-branded credit card in the building and construction industry. The UnionBank powered credit card enables homeowners and builders alike to build their dream home much easier through the Double Zero Deal: enjoy zero annual 0% interest on 3, 6 and 12 months installment terms and start paying the first monthly installment 3 months after. It's 0% interest on the purchase and 0 percent on the first 3 months. Truly a double zero loan!





# Finding the **Right Furniture** and **Décor** for your **Home**

**CW Home Depot**  
offers top quality  
home furnishings  
at reasonable  
prices

**THE ROAD: INTERIOR** Superstore is a store-in-store and one-stop shop for furniture, home décor and appliances by CW Home Depot Group, Manila's fastest growing home center chain. Aside from its own furniture department, store locations also have independent furniture stores located in its Cebu, Wengrow, Alabang, Marikina, Cebu, and Davao branches (DIA) and Las Pinas branch, among others. These include Home Plus Furniture, Furniture, Furniture / Manila, DAVENPORT Furniture, Laguna Furniture, Manila, Laguna Furniture, Or Home and Furniture.

Aside from a wide variety of ready-made furniture designs, customers can also visit the store to order custom-made furniture. A professional interior design service is also available to help customers choose the right furniture for their home.



Living room interior.

Who are currently building their homes or doing renovation projects.

**Tips on Choosing the Right Furniture:** When it comes to buying furniture, there are a few things to keep in mind. First, consider the size of the room and the furniture you need. Second, think about the style and color of the furniture. Third, think about the budget.



Bedroom interior.

For those considering glass, not suddenly buy it in large quantities, especially if it is not used as a display. It is also important to consider the right furniture. Furniture buying can be considered a big purchase and it's something we have to live with for a long time. Whenever we consider buying furniture, it's best not to impulse buy. We should be able to find a good price. If we are not sure, we can wait. If we are not sure, we can wait. If we are not sure, we can wait.

Consider the size of the room and the furniture you need. Second, think about the style and color of the furniture. Third, think about the budget.

**Living Room:** This is the most important room in the house. It is the place where you spend most of your time. It is the place where you entertain your guests. It is the place where you relax.

## Home and Haven

One of the specialty stores in the area is Las Pinas branch called Home and Haven Furniture, a small store in the area. It is a store-in-store and one-stop shop for furniture, home décor and appliances by CW Home Depot Group, Manila's fastest growing home center chain. Aside from its own furniture department, store locations also have independent furniture stores located in its Cebu, Wengrow, Alabang, Marikina, Cebu, and Davao branches (DIA) and Las Pinas branch, among others. These include Home Plus Furniture, Furniture, Furniture / Manila, DAVENPORT Furniture, Laguna Furniture, Manila, Laguna Furniture, Or Home and Furniture.



## Providing Homeland Security

Aditi Hi-tech security specialty store opens in Las Pinas



**SECURITY:** Shopping for your home and putting on the most secure home possible is a top priority for many homeowners. The right security system can help you protect your home and your family. Aditi Hi-tech security specialty store offers a wide range of security systems and services. The store is located in Las Pinas and is a one-stop shop for all your security needs. The store is a subsidiary of CW Home Depot Group, Manila's fastest growing home center chain. The store is a subsidiary of CW Home Depot Group, Manila's fastest growing home center chain.

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www.cwhome.com

**Net discounts!**

**Up to 70% off**

on selected items

**Red Tag Sale**

**May 1-31 2012**

Aditi Hi-tech security specialty store

**Apply Now!**

Item	Original Price	Discounted Price
Living Room Set	10,000.00	7,000.00
Dining Room Set	8,000.00	5,600.00
Bedroom Set	12,000.00	8,400.00
Bathroom Set	6,000.00	4,200.00
Kitchen Set	9,000.00	6,300.00
Living Room Set	10,000.00	7,000.00
Dining Room Set	8,000.00	5,600.00
Bedroom Set	12,000.00	8,400.00
Bathroom Set	6,000.00	4,200.00
Kitchen Set	9,000.00	6,300.00



ONE of the most important elements of CW Home Depot is the wide variety of exclusive premium brands they carry from countries like Spain, Italy, Brazil, Malaysia, Taiwan, China, Germany and more others. Two of these exclusive brands are White House and Taurus. These are quality tiles which lastly renders in them are now being used in commercial shopping malls, restaurants, hotel areas, hotels, and home areas.

White House is a Malaysian brand that has been around thousands of houses, and architectures, over the years. Prominent as one of the leading ceramic manufacturers in the Asia Pacific Region, White House has over 70 years of the manufacturing experience and has established a brand of quality, perfection and innovation. White House introduced a breakthrough in the tiling which is known as Stone Technology.

This innovative product came with increased stone and water, grease and oil resistance in tiles and latest water absorption. White House is the only tile manufacturer in Malaysia capable of manufacturing porcelain and ceramic tiles and is recognized as the best manufacturing plant in the world. It is certified by Standards and Laboratory Resources Institute of Malaysia (SIRIM) and ISO 14001 for standard for environment, the consistent superior quality and reliability. White House also



## Quality Tiles only from CW Home Depot

received accreditation of ISO 9001 for the Quality Management System in its manufacturing and marketing areas. The quality control (SIRIM) and ISO 14001 accreditation is the prominent benchmark for brand success, was also added in the many achievements of White House.

This success has often led to being considered from Vietnam with its approximately 11 million copies of this country. An ISO 14001 accreditation company like White House. Taurus is the ISO standard for its quality products. All Taurus tiles are imported in the Philippines and have also received a PG Mark.

Expected to over 30 countries around the globe. Taurus brand is

high level of water absorption, durability, strong resistance to scratches and superior strength against breakage. Taurus also uses Stone Technology to ensure that the quality of the tiles they produce.

White House and Taurus tiles come in a wide range of designs and sizes with stunning finishing like vinyl, marble, stone, polished, glossy, and gloss. With the excellent attributes of White House and Taurus, it is no wonder that they are the most in demand tiles in the industry today. White House and Taurus are exclusively available at CW Home Depot branches in Cebu, Subic Bay, Manila, Iloilo, Cebu, Zamboanga, Davao, and the newly opened Las Vegas Branch.



# Instant Jackpot Gadgets on the Spot!

The First "Scan Win" Prizes only from CW Home Depot!

## Two Ways To Win!

### 1. WIN WITH the Scratch Card!

Prize for 1000 - The new iPad 16GB with  
Free iPad Retail Store  
Prize for 1000 - A camera - 4GB Flash Drive  
Prize for 1000 - A camera - 4GB Flash Drive



### 2. WIN with

**ISUZU D-MAX**  
In the Grand Raffle Draw!

over 4 million pesos  
worth of prizes to be given away!



**HOW TO WIN WITH the Scratch Card!**  
1. Buy any product from CW Home Depot with a Scratch Card.  
2. Scratch the card to reveal a prize.  
3. Claim your prize at the nearest CW Home Depot branch.  
4. Prizes are limited and may vary by location.  
5. Prizes are valid until the end of the promotion period.  
6. Prizes are not redeemable for cash.  
7. Prizes are not transferable.  
8. Prizes are not valid for other promotions.  
9. Prizes are not valid for other brands.  
10. Prizes are not valid for other products.

**HOW TO WIN with ISUZU D-MAX**  
1. Buy any product from CW Home Depot with a Scratch Card.  
2. Scratch the card to reveal a prize.  
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